

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ALMARIA H. WHEELER

Debtor(s)

Case No. 10-24638GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2010, and was converted to chapter 13 on 05/02/2011.
- 2) The plan was confirmed on 11/03/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/09/2012, 04/30/2013, 11/16/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/24/2016.
- 5) The case was completed on 09/23/2016.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,216.00.
- 10) Amount of unsecured claims discharged without payment: \$112,433.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,511.46
Less amount refunded to debtor	\$65.91

NET RECEIPTS: \$48,445.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,661.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,261.20

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERIC	Unsecured	375.00	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	642.00	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	411.00	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	409.00	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	409.00	NA	NA	0.00	0.00
ACBA FCU(*)	Unsecured	196.00	NA	NA	0.00	0.00
ALLIED INTERSTATE++	Unsecured	1,782.70	NA	NA	0.00	0.00
CALIFORNIA RECOVERY BUREAU++	Unsecured	19,006.43	NA	NA	0.00	0.00
CHASE STUDENT LOAN SERVICING	Unsecured	20,218.68	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	4.39	4.39	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	166.73	166.73	5.57	0.00
ENHANCED RECOVERY CORP++	Unsecured	768.00	NA	NA	0.00	0.00
EQUABLE ASCENT FINANCIAL LLC	Unsecured	167.00	166.95	166.95	5.58	0.00
GECC/SAMS CLUB++	Unsecured	262.00	NA	NA	0.00	0.00
HOMEPLUS FINANCE CORP	Unsecured	NA	19,721.22	19,371.26	647.19	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,204.05	1,204.05	40.23	0.00
INTERNAL REVENUE SERVICE*	Priority	3,800.00	1,549.33	1,549.33	1,549.33	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	114.00	114.15	114.15	3.81	0.00
JPMORGAN CHASE BANK NA	Unsecured	20,471.00	21,257.76	21,257.76	710.22	0.00
LVNV FUNDING LLC	Unsecured	1,100.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	1,146.90	1,155.68	1,155.68	38.61	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	183.48	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	50.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	1,096.98	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC FRM	Unsecured	16,556.96	NA	NA	0.00	0.00
POOLING AND SERVICING AGRMNT	Secured	0.00	3,575.61	3,575.61	3,575.61	0.00
POOLING AND SERVICING AGRMNT	Secured	48,296.00	47,606.94	0.00	30,603.81	0.00
RJM ACQUISITIONS FUNDING LLC*+	Unsecured	114.15	131.49	131.49	0.00	0.00
SANTANDER CONSUMER USA(*)	Unsecured	29,371.00	NA	NA	0.00	0.00
TRIAD FINANCIAL SERVICES CORP*	Unsecured	18,147.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	30.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON/SCCR GTE/AFNI***+	Unsecured	68.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$30,603.81	\$0.00
Mortgage Arrearage	\$3,575.61	\$3,575.61	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,575.61	\$34,179.42	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,553.72	\$1,553.72	\$0.00
TOTAL PRIORITY:	\$1,553.72	\$1,553.72	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,568.07	\$1,451.21	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,261.20</u>	
Disbursements to Creditors	<u>\$37,184.35</u>	
TOTAL DISBURSEMENTS :		<u>\$48,445.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.